

Information to identify the case:

Debtor 1 **Cassandra Letella Holston**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Alabama**
Case number: **16-32457**

Social Security number or ITIN **xxx-xx-5632**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cassandra Letella Holston

Dated June 23, 2021



William R. Sawyer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Middle District of Alabama

In re:
Cassandra Letella Holston
Debtor

Case No. 16-32457-WRS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1127-2
Date Rcvd: Jun 23, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:

Recip ID	Recipient Name and Address
db	+ Cassandra Letella Holston, 1807 Foster Street, Montgomery, AL 36104-1909
aty	+ Charles E. Grainger, Grainger Legal Services, LLC, 4220 Carmichael Ct., N., Montgomery, AL 36106-3621
aty	+ Leonard N. Math, Chambless & Math, P.O. Box 230759, Montgomery, AL 36123-0759
aty	+ Richard G. Moxley, III, Holloway & Moxley, LLP, P.O. Box 4953, Montgomery, AL 36103-4953
cr	+ The Health Care Authority For Baptist Health, An A, c/o Chambless-Math & Carr, PC, 5720 Carmichael Road, Montgomery, AL 36117-2312
3715371	+ C ARTHUR STEINEKER, DMD, c/o MOXLEY AND ASSOCIATES, PO BOX 4953, MONTGOMERY, AL 36103-4953
3605598	Charter, P O Box 742616, Cincinnati, OH 45274-2616
3605602	Direc Mgmt, 4320 Downtowner Loop, Mobile, AL 36609
3658168	+ H&R Block Bank, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
3605605	+ Jackson Hospital, 1725 Pine Street, Montgomery, AL 36106-1117
3678189	+ MICHELLE GOODWYN DMD, c/o HOLLOWAY CREDIT SOLUTIONS, LLC, PO BOX 230609, MONTGOMERY, AL 36123-0609
3605608	+ Small Loans, 177 A Eastern Blvd, Space #22A, Montgomery, AL 36117-2007
3684943	Wells Fargo Bank, N.A, P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038
3605611	+ William H. Pendleton, DMD, c/o Richard Dean, Esq., P.O. Box 1028, Montgomery, AL 36101-1028

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: trustees_office@ch13mdal.com	Jun 23 2021 20:21:00	Sabrina L. McKinney, P.O. Box 173, Montgomery, AL 36101-0173
3605596	+ EDI: RMCB.COM	Jun 24 2021 00:13:00	AMCA/Amer Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
3612079	EDI: AIS.COM	Jun 24 2021 00:13:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
3605597	+ Email/Text: jbeshears@mstpf.com	Jun 23 2021 20:21:00	Approved Cash Advance, 5883 Atlanta Highway, Montgomery, AL 36117-2103
3675973	Email/PDF: resurgentbknofications@resurgent.com	Jun 23 2021 20:34:40	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
3617377	+ Email/Text: dl-csgbankruptcy@charter.com	Jun 23 2021 20:21:00	Charter Communications, 4670 E Fulton Suite 102, Ada, MI 49301-8409
3605599	+ EDI: WABK.COM	Jun 24 2021 00:13:00	Colonial Finance Corporation, 4327 Atlanta Hwy, Montgomery, AL 36109-3170
3605600	+ Email/Text: ebnnofications@creditacceptance.com	Jun 23 2021 20:20:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
3605601	+ EDI: CMIGROUP.COM	Jun 24 2021 00:13:00	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288
3605604	+ Email/Text: bknotice@ercbpo.com	Jun 23 2021 20:21:00	ERC/Enhanced Recovery Corp, 8014 Bayberry

3605603	+ Email/Text: bkinfo@ccfi.com	Jun 23 2021 20:21:00	Rd, Jacksonville, FL 32256-7412 Easy Money, 1102 Ann Street, Montgomery, AL 36107-3002
3605606	EDI: CMIGROUP.COM	Jun 24 2021 00:13:00	Knology, INC, d/b/a WOW!, c/o Credit Management, P.O. Box 118288, Carrollton, TX 75011-8288
3605607	Email/Text: bankruptcytn@wakeassoc.com	Jun 23 2021 20:21:00	Revenue Recovery Corp, 7005 Middlebrook Pike, Po Box 50250, Knoxville, TN 37950
3605609	EDI: WFFC.COM	Jun 24 2021 00:13:00	Wells Fargo Bank/Overdradft Collections, Post Office Box 5058, MAC: P6053-021, Portland, OR 97208-5058
3605610	+ Email/Text: BankruptcyNotice@westlakefinancial.com	Jun 23 2021 20:21:00	Western Funding Inc, 3915 Patrick Lane, Las Vegas, NV 89120-3965

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
3689568		MONTGOMERY, AL 36123
3689567		P.O. BOX 230759
3689565		THE HEALTH CARE AUTH., dba BAPTIST EAST
3689566		c/o CHAMBLESS-MATH & CARR, PC
cr	*+	C ARTHUR STEINEKER, DMD, c/o MOXLEY AND ASSOCIATES, PO BOX 4953, MONTGOMERY, AL 36103-4953

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

Name	Email Address
Bankruptcy Administrator	ba@almb.uscourts.gov
Charles E. Grainger	on behalf of Debtor Cassandra Letella Holston cgrainger@graingerlegal.com mbaker@graingerlegal.com;shiggins@graingerlegal.com;byelder@graingerlegal.com;tbramlett@graingerlegal.com;sshukrallah@graingerlegal.com;GraingerCR52062@notify.bestcase.com
Leonard N. Math	on behalf of Creditor The Health Care Authority For Baptist Health An Affiliate Of UAB Health System DBA Baptist East noticesmd@chambless-math.com
Richard G. Moxley, III	on behalf of Creditor C ARTHUR STEINEKER DMD rmoxley@hollowaymoxley.com

District/off: 1127-2
Date Rcvd: Jun 23, 2021

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Sabrina L. McKinney

trustees_office@ch13mdal.com

TOTAL: 5